

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

FILING COMPLETION UNDER 37 CFR 52, 53, and/or 85

#3

In re Application of: DAVID INGRAM et al.

Attention: Application Branch

Serial No.: 09/976,461

Date: December 31, 2001

Filed: October 12, 2001

Attorney Docket No.: BFC-11

Confirmation No.: 9972

Art Unit: 2164

Title: AUTOMATED CONSTRUCTION LOAN
ADMINISTRATION METHOD AND SYSTEM

Our Account No.: 04-1403

Commissioner for Patents
U.S. Patent and Trademark Office
Washington, DC 20231

Sir:

The following completes the filing of the above-identified patent application under Rule 52, 53, and/or 85:

- ☒ Rule 53 signed Declaration enclosed.
 This is a Rule 47 filing per attached Petition.
☐ Enclosed: Original signed Declaration with attached specification (including claims) which is a copy of specification/claims originally filed to secure above filing date.
☐ Specification originally filed in non-English language; hence verified translation attached of:
☐ Abstract ☐ pages of Specification (only spec. & claims) ☐ Drawing Figs.
☐ sheet(s) of formal drawings enclosed: size: ☐ A4 ☐ 14" ☐ 8½ by 11
☐ Attached is an assignment to _____.
☐ Priority is hereby claimed under rule 55 and 35 U.S.C. 119 based on prior foreign application(s) no(s).
 _____, filed in _____ on _____, respectively.
☐ Certified copy (copies) ☐ attached; ☐ already filed on _____ in U.S. Application, Serial No. _____, filed _____.
☒ Entitlement to "small entity" status under Rule 27 is hereby claimed for this application.
☒ Attached is the request return copy of the PTO Notice under Rule 52, 53, and/or 85.
☒ Attached: Substitute drawings (17 sheets)
☐ Preliminary Amendment: _____.

THE FOLLOWING FILING FEE IS BASED ON CLAIMS AS FILED LESS ANY ABOVE CANCELLED

PER MPEP § 506 AND § 607

If not earlier paid, add Basic Filing Fee	\$	740.00
Total Effective Claims <u>50</u> - 20 = <u>30</u> x \$18.00 =	\$	540.00
Independent Claims <u>5</u> - 3 = <u>2</u> x \$84.00 =	\$	168.00
If any proper multiple dependent claim (ignore improper) is present, add \$280.00	\$	
Filing Fee	\$	

Since PTO Notice under Rule 52, 53, and/or 85 set an original due date of 01/29/02,
 petition is hereby made for an extension to cover the date this response is filed for which the
 requisite fee is enclosed (1 month \$110; 2 months \$400; 3 months \$920; 4 months \$1440).

If this is the <u>first</u> time either signed Declaration filed or filing fee paid, add Surcharge (\$130)	\$	130.00
Subtotal	\$	1578.00
If "small entity" status box above is X'd, enter half (1/2) of subtotal & subtract	\$	789.00
Total =	\$	789.00
If "non-English" box above is X'd, add Rule 17(i) or (k) processing fee \$130.00	\$	
If "assignment" box is X'd, add recording fee (\$40.00)	\$	
If "Rule 47" box above is X-d, add Petition fee \$130.00 Rule 17(h)	\$	
TOTAL FEE ENCLOSED	\$	789.00

The Commissioner is hereby authorized to charge any fee specifically authorized hereafter, or any fees in addition to
 the fee(s) filed, or asserted to be filed, or which should have been filed herewith or concerning any paper filed
 hereafter, and which may be required under Rules 16-18 (deficiency only) now or hereafter relative to this application
 and the resulting official document under Rule 20, or credit any overpayment to our Account No. shown in the heading.

#3



UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS
UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, D.C. 20231
www.uspto.gov

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/976,461	10/12/2001	Ingram	BFC-11

CONFIRMATION NO. 9972

FORMALITIES LETTER



OC000000007139033

Date Mailed: 11/29/2001

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The statutory basic filing fee is missing.
Applicant must submit \$ 740 to complete the basic filing fee for a non-small entity. If appropriate, applicant may make a written assertion of entitlement to small entity status and pay the small entity filing fee (37 CFR 1.27).
- Total additional claim fee(s) for this application is \$708.
 - \$540 for 30 total claims over 20.
 - \$168 for 2 independent claims over 3.
- The oath or declaration is missing.
A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(l) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 1578.

The application is informal since it does not comply with the regulations for the reason(s) indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- Substitute drawings in compliance with 37 CFR 1.84 because:
 - drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. (5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch);

02/01/2002 JADD01 00000044 09976461
01 FC:201 370.00 DP
02 FC:202 84.00 DP
03 FC:203 279.00 DP
04 FC:204 65.00 DP

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